

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 13-35461-KCF
Chapter: 13
Judge: Kathryn C. Ferguson

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Betty Baum
10 Coventry Court
Matawan, NJ 07747

Helmut M. Baum
aka Helmuuh M. Baum
10 Coventry Court
Matawan, NJ 07747

Social Security No.: xxx-xx-8958 xxx-xx-8756

Employer's Tax I.D. No.:

NOTICE OF DEFICIENCY CONCERNING DISCHARGE

You are hereby notified that the above-named case will be closed without entry of discharge on or after February 13, 2018 for the reason(s) indicated below.

- Debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
 - Joint debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
 - Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
 - Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.

The court must receive the above noted document(s) prior to case closing in order to enter a discharge. If the case is closed without entry of the discharge the debtor must file a Motion To Reopen to allow for the filing of same and pay the applicable filing fee.

Dated: January 12, 2018
JAN: gan

Jeanne Naughton
Clerk

In re:
Bettsy Baum
Helmut M. Baum
Debtors

Case No. 13-35461-KCF
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: clsnodsc

Page 1 of 1
Total Noticed: 3

Date Rcvd: Jan 12, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 14, 2018.

db/jdb #+Bettysy Baum, Helmut M. Baum, 10 Coventry Court, Matawan, NJ 07747-9680

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 12 2018 23:40:53 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 12 2018 23:40:49 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235

TOTAL: 2

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 14, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 12, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com
Andrew L. Spivack on behalf of Creditor Federal Home Loan Mortgage Corporation (Freddie Mac), a corporation organized and existing under the laws of the United States of America nj.bkecf@fedphe.com
Denise E. Carlon on behalf of Creditor Federal Home Loan Mortgage Corporation (Freddie Mac), a corporation organized and existing under the laws of the United States of America bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com
Elizabeth K. Holdren on behalf of Creditor Coventry Court Condominium Association, Inc. eak@hillwallack.com, fkm@hillwallack.com; jhanley@hillwallack.com
James Patrick Shay on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY, FSB, AS TRUSTEE FOR UPLAND MORTGAGE LOAN TRUST A james.shay@phelanhallinan.com
John R. Morton, Jr. on behalf of Creditor Nissan Motor Acceptance Corporation, Servicer for Nissan-Infiniti LT ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Michael Frederick Dingerdissen on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY, FSB, AS TRUSTEE FOR UPLAND MORTGAGE LOAN TRUST A nj.bkecf@fedphe.com
Paola D. Vera on behalf of Debtor Bettysy Baum pvera@cabanillaslaw.com, bankruptcyc@cabanillaslaw.com; r64840@notify.bestcase.com
Paola D. Vera on behalf of Joint Debtor Helmut M. Baum pvera@cabanillaslaw.com, bankruptcyc@cabanillaslaw.com; r64840@notify.bestcase.com

TOTAL: 10